Certificate Number: 05781-PAE-DE-031344817

Bankruptcy Case Number: 18-14110



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 19, 2018</u>, at 7:30 o'clock <u>AM PDT</u>, <u>Shawn Frederick-beers</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 19, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President